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House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. BENTIVOLIO).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
October 10, 2013.

I hereby appoint the Honorable KERRY L. BENTIVOLIO to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2013, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes each, but in no event shall debate continue beyond 11:50 a.m.

IMPROVING HEALTH CARE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Illinois (Mr. QUIGLEY) for 5 minutes.

Mr. QUIGLEY. Mr. Speaker, this body has attempted to repeal the health care law 41 times. The act's repeal or delay is being used as leverage in the current budget fight, but I just want to take a few minutes to remind people why we passed the health reform law in the first place.

Let's remember the situation before ObamaCare became law. Clearly the status quo was not sustainable. The number one cause of personal bank-

ruptcy in the United States was medical costs, and 60 percent of those who filed for bankruptcy had insurance. Forty-seven million Americans were without health care. Premiums were rising three times faster than wages, eating up more of our paychecks and bottom lines.

The average family was already paying a hidden health care tax of over \$1,000 annually in premiums as a direct result of subsidizing the cost of the uninsured. Small businesses were paying 18 percent more than larger employers for health insurance. People with pre-existing conditions were denied coverage or thrown off their coverage when they got sick and needed it most. Senior citizens fell into the doughnut hole and had to pay hundreds of dollars out of pocket for their prescriptions.

We cannot go back. We cannot repeal this essential law. We must move forward together and fix the very real problems with health care reform; but before we do that, we have to stop spreading falsehoods and set the record straight about what is in the law and what is not.

Myth number one: Members of Congress and their staffs are somehow exempt from the law. Not only are Members and their staff not exempt from the law, but they are actually subject to extra requirements. Insurance marketplaces that Members and staff must now join were actually designed for people who currently do not have insurance or get it on the individual market. People who already have insurance through their employers, like Members and their staff, don't need to get insurance through the marketplace because they already have coverage. Still, due to a messaging amendment in the ACA, Members and their staff were required to get their insurance through the marketplace and they will.

Myth number two: the Affordable Care Act is a job killer. First of all, 97 percent of small employers are exempt

from the requirements to provide insurance. Second, most large employers who are required to provide coverage already do so. Aside from reporting requirements, the ACA will only require about 1 percent of businesses to do anything differently. Some on the other side of this aisle often cite a Congressional Budget Office report which said the ACA would lead to a reduction in the amount of labor in the economy by one-half of one percent. What the critics failed to add is that the same report noted that the small reduction in labor would come primarily from people choosing to work less.

There are legitimate concerns from small restaurants and hospitality entities that are worried about affording affordable coverage for their part-time employees. These concerns are real and should be addressed; but exaggerating claims that the ACA is a job killer and trying to repeal or defund it rather than remedy it does nothing to help those businesses with real concerns.

Myth number three: the Affordable Care Act is driving up premiums. Some historical context is important here. Premiums grew 119 percent between 1999 and the year 2008. Over the last 2 years, premiums have only increased an average of 4 percent. On the individual level, because insurance companies can no longer charge older individuals significantly more than younger folks, this will shift some costs to younger Americans. However, the insurance subsidies provided by the law will significantly blunt those potential cost increases. Those who are uninsured with preexisting conditions who previously could not get coverage will likely pay less. Finally, those with employer-provided coverage, the majority of Americans, will see little change.

We need to do more to hold down the cost of health care; but rather than talking about real cost reduction reforms, opponents of the law are simply trying to repeal it—41 times. This Nation's health care system faces real

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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